

## Sample article for organizations to use to reach customers/taxpayers

*Customize and use the following article on your Web site or in other communication vehicles to alert individuals and families about adjusting their withholding.*

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### Want to Avoid Owing Money at Tax Time?

Let's face it. It's a real bummer to have your return prepared only to find out you owe a balance instead of getting a refund. This can be a shocking reality — especially when you thought you had done everything possible to avoid paying any more taxes.

If you owed money to the IRS this year, you may want to adjust the amount of withholding that is being taken out of your paycheck.

Owing tax is a key indicator that you may need to adjust your withholding. If the taxes being withheld are not enough to cover your actual tax liability, you could end up owing a balance, and you may have to pay interest and penalties.

Changes in lifestyle throughout the year can often affect withholding. Did you recently get a promotion? Change your marital status? Start a second job? Win a cash prize or award? Any of these types of events could cause a shortfall in withholding. Therefore, you should always take into consideration how changes in lifestyle and income will effect your withholding.

"Simply changing the amount you have withheld from your paycheck can make a significant difference – maybe even resulting in getting money back at tax time," **[insert name/title of your organization's spokesperson]**.

If you owed a balance this year, it's certainly time for a withholding checkup, so that you can prevent owing in the future. A great way to determine whether your withholding is on target is to check out the Withholding Calculator on IRS.gov.

Go to <http://www.irs.gov>, click on *Withholding Calculator* under *Online Services*, and in just a few steps, you can find out whether you need to submit a new Form W-4 to adjust your withholding. You can also refer to Publication 919, *How Do I Adjust My Tax Withholding?* to find out more on this topic.

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**NOTE TO EDITOR: Below are resources and information on withholding.**

- [Withholding Calculator](#)
- [Form W-4, Employee's Withholding Allowance Certificate](#)
- [Publication 919, How Do I Adjust My Tax Withholding?](#)